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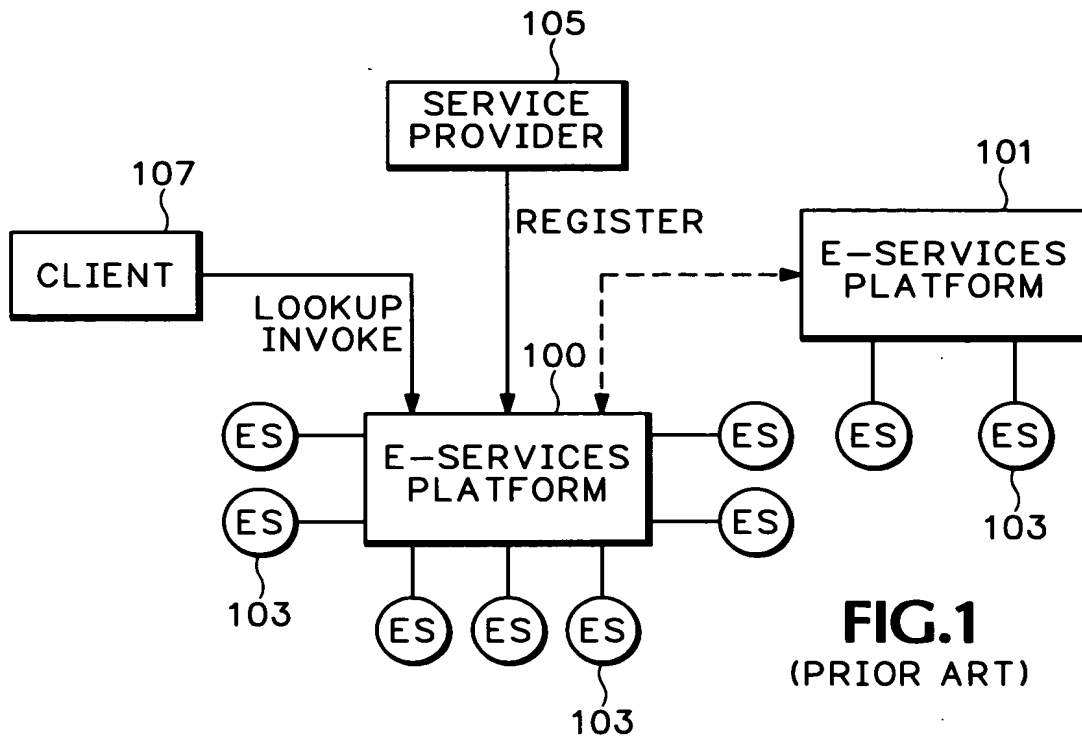


FIG.1
(PRIOR ART)

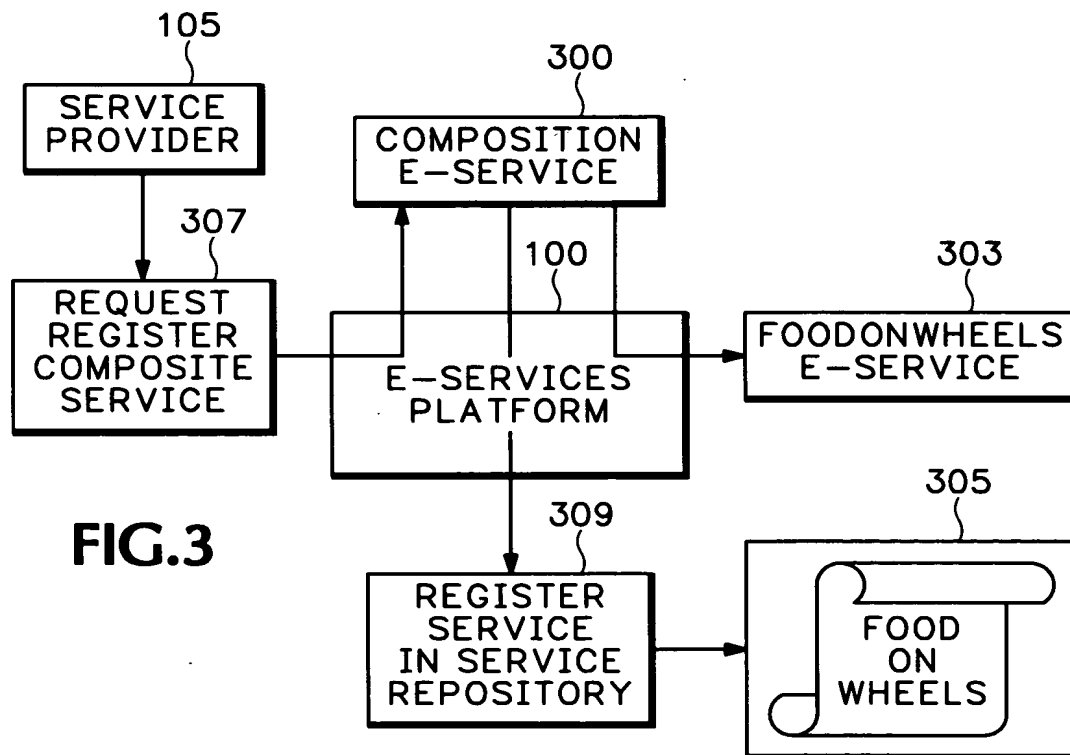


FIG.3

09911980-072401

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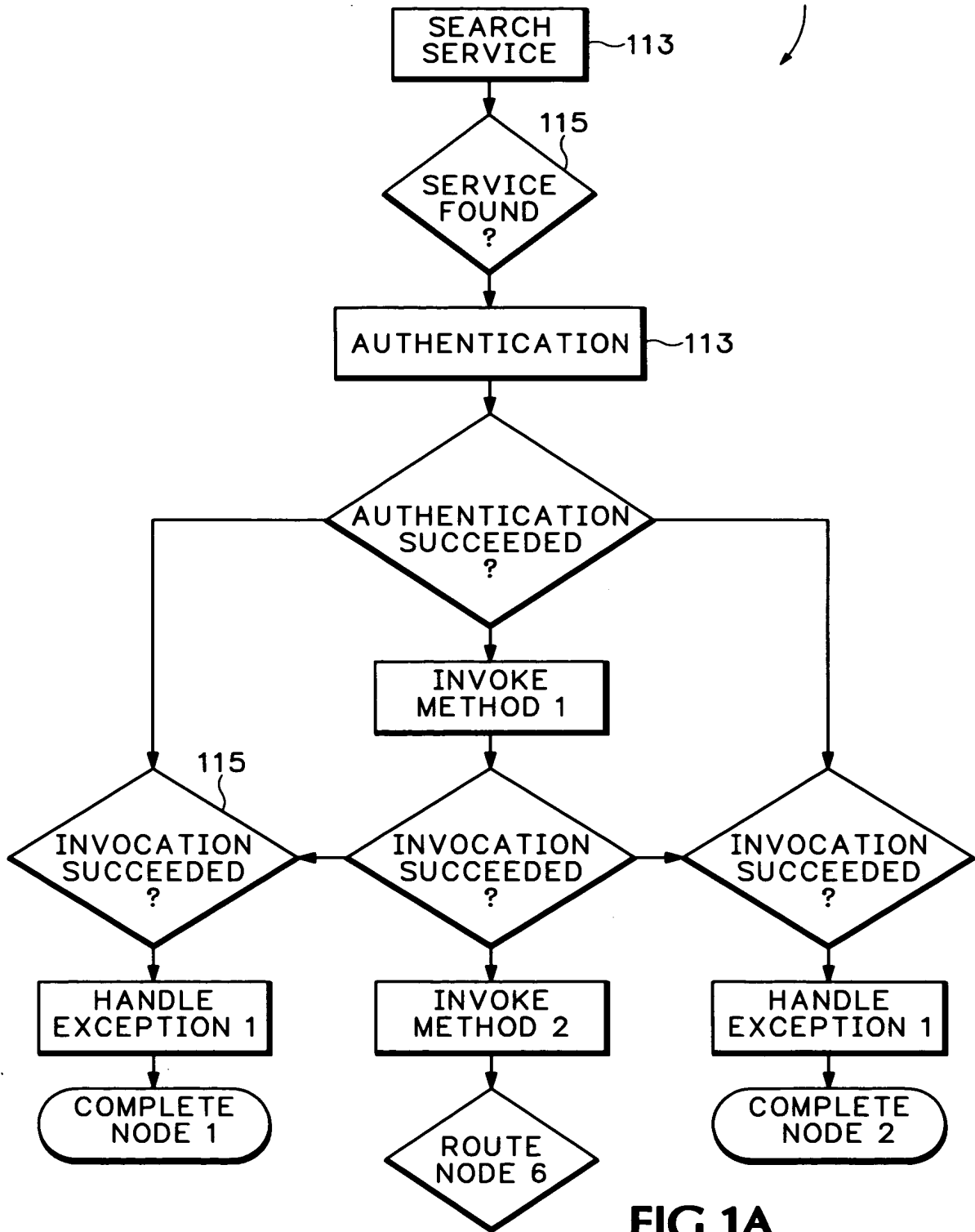


FIG.1A
(PRIOR ART)

104220-08671660

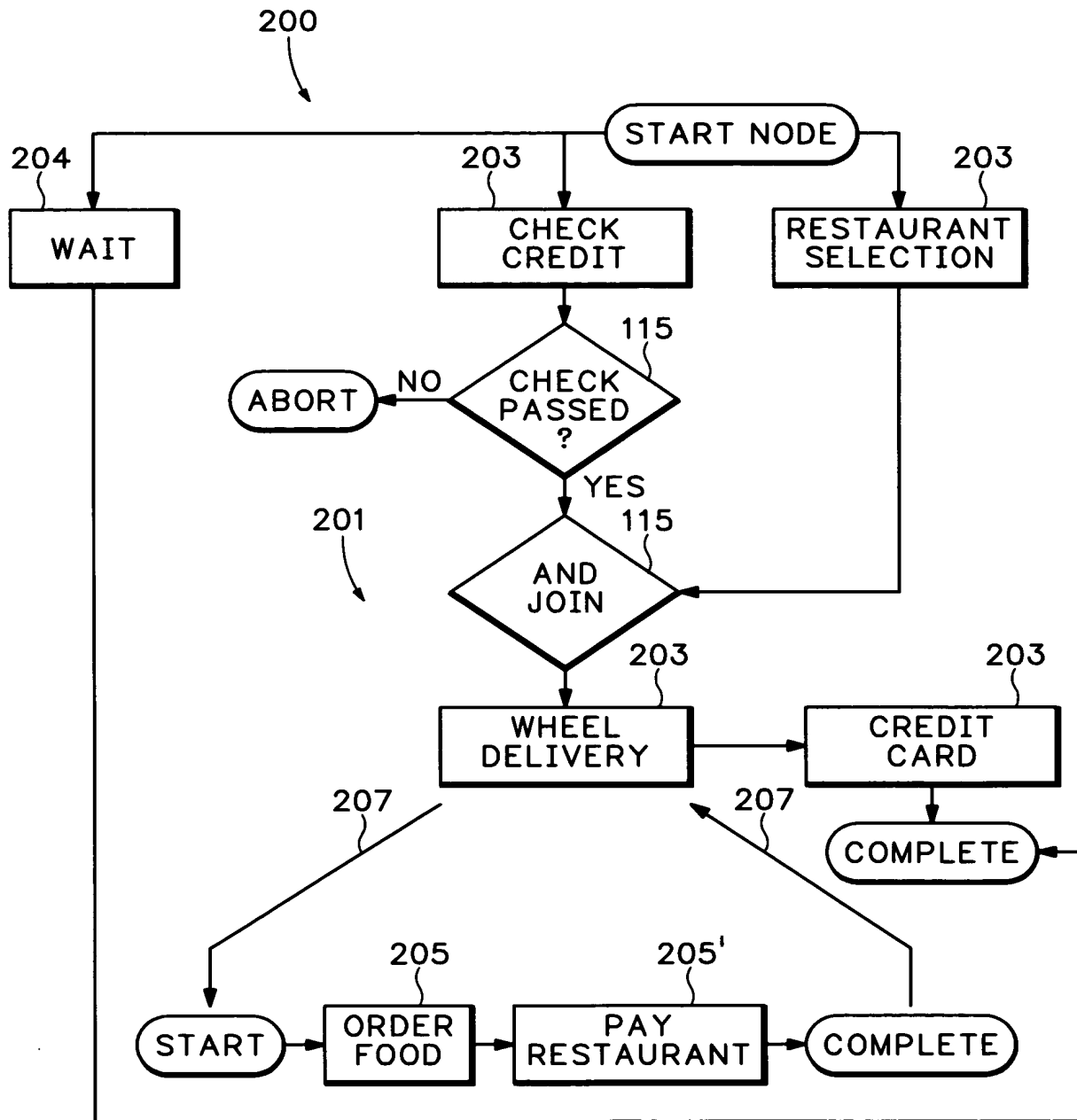


FIG.2

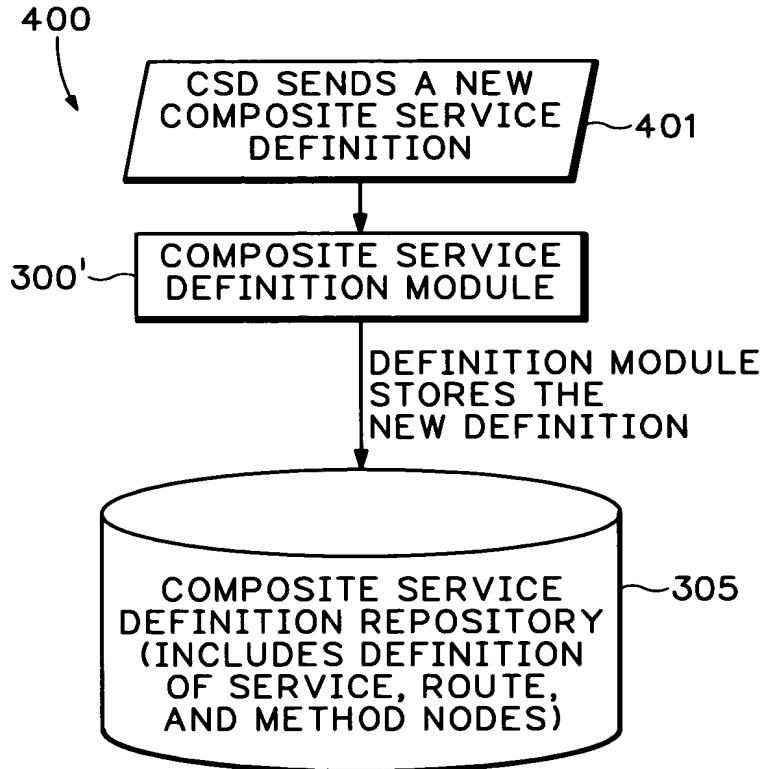


FIG.4

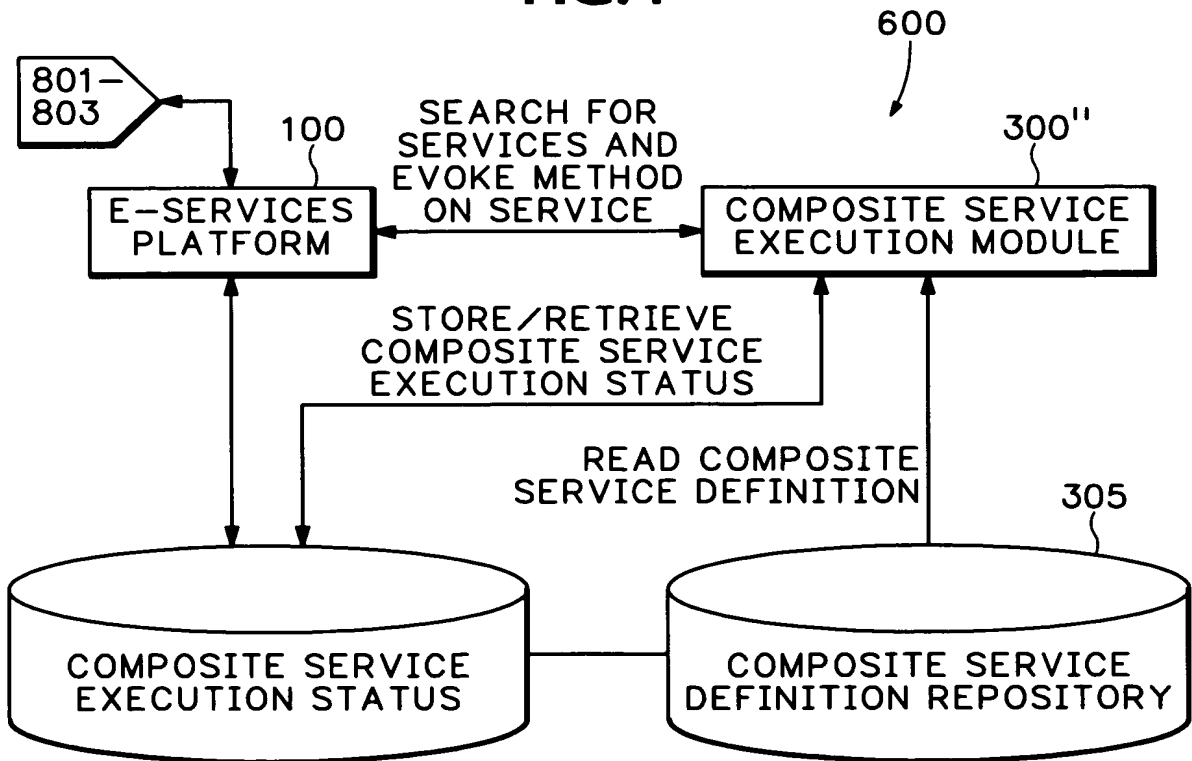
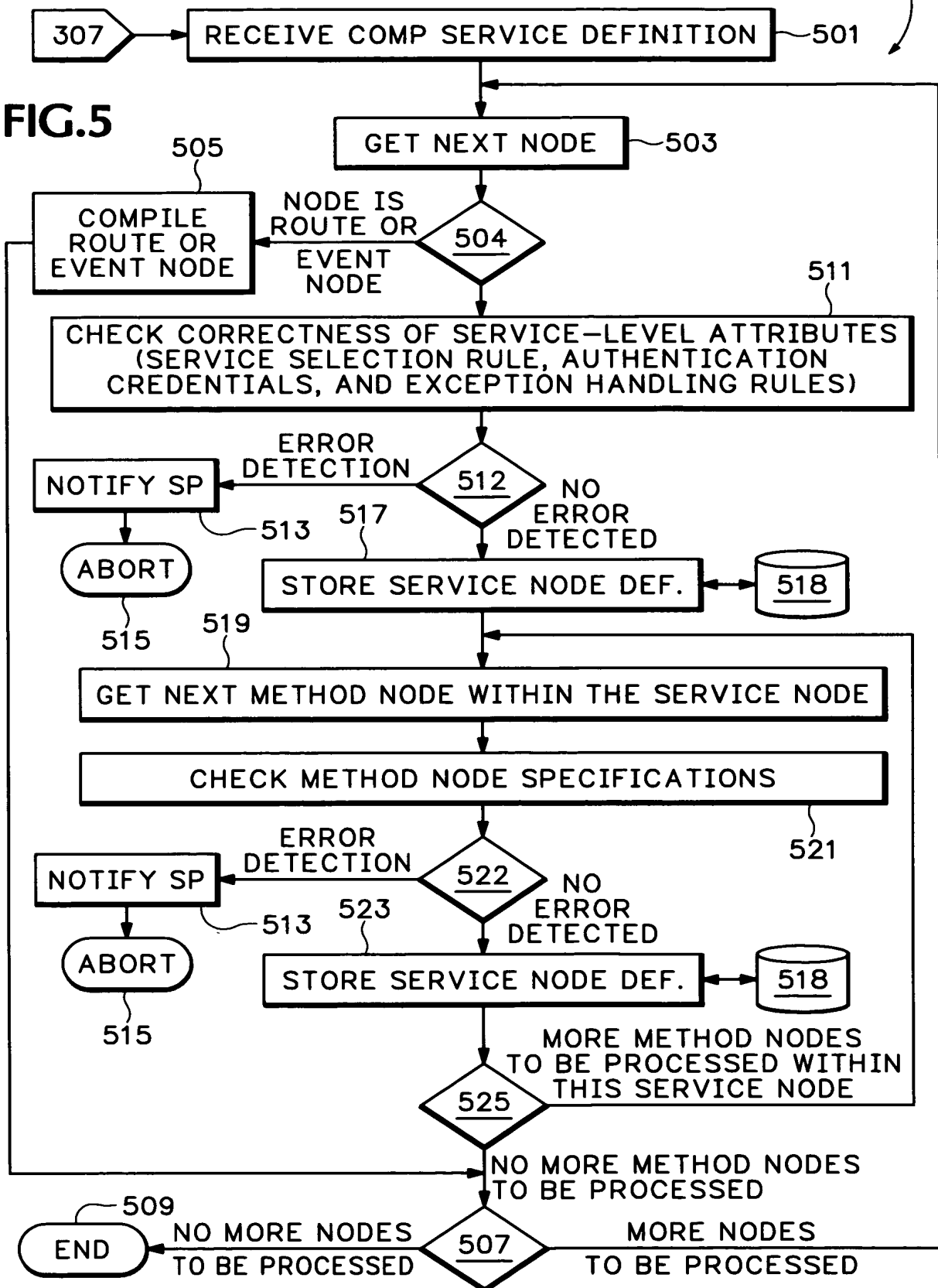


FIG.6

FIG.5

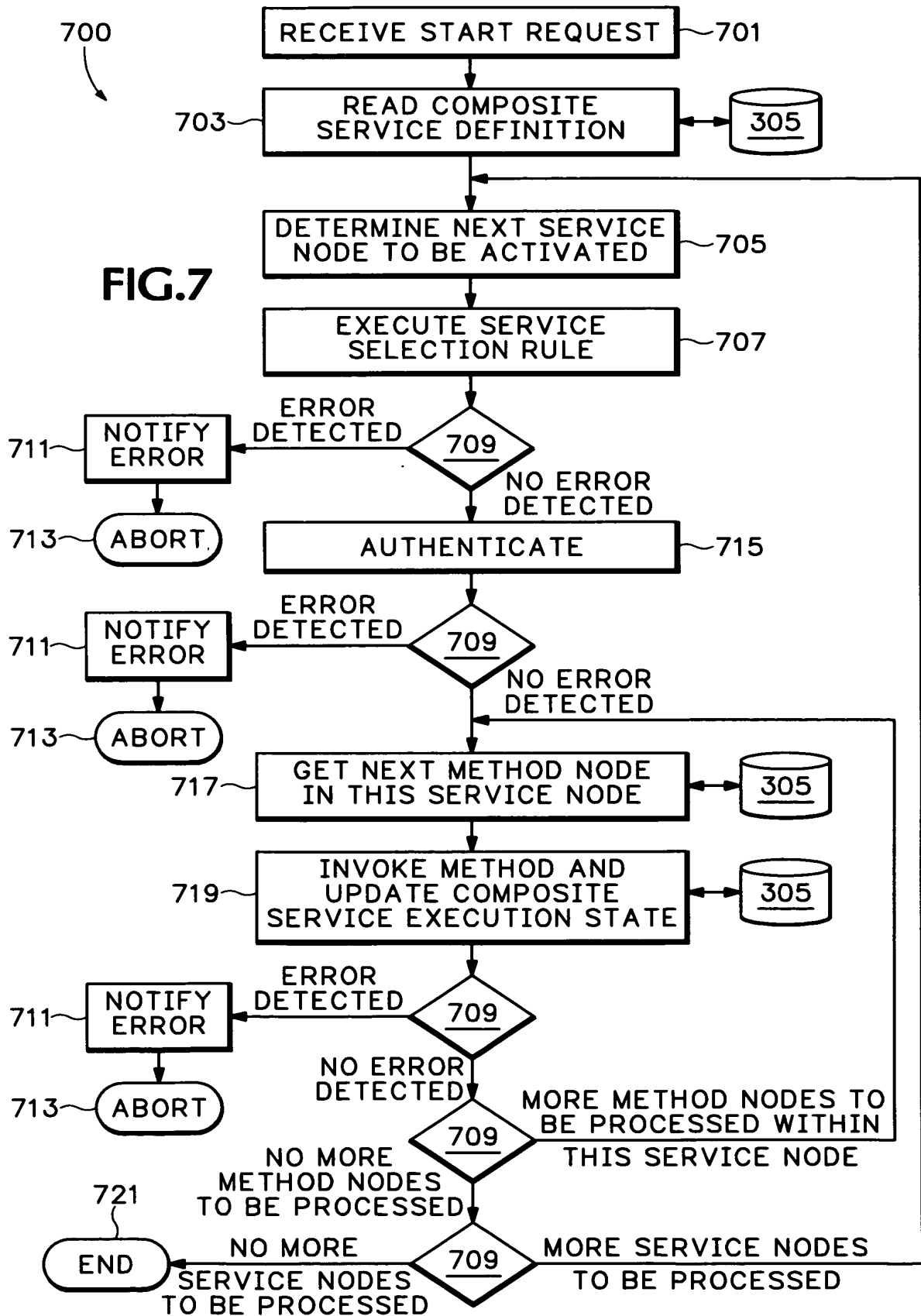


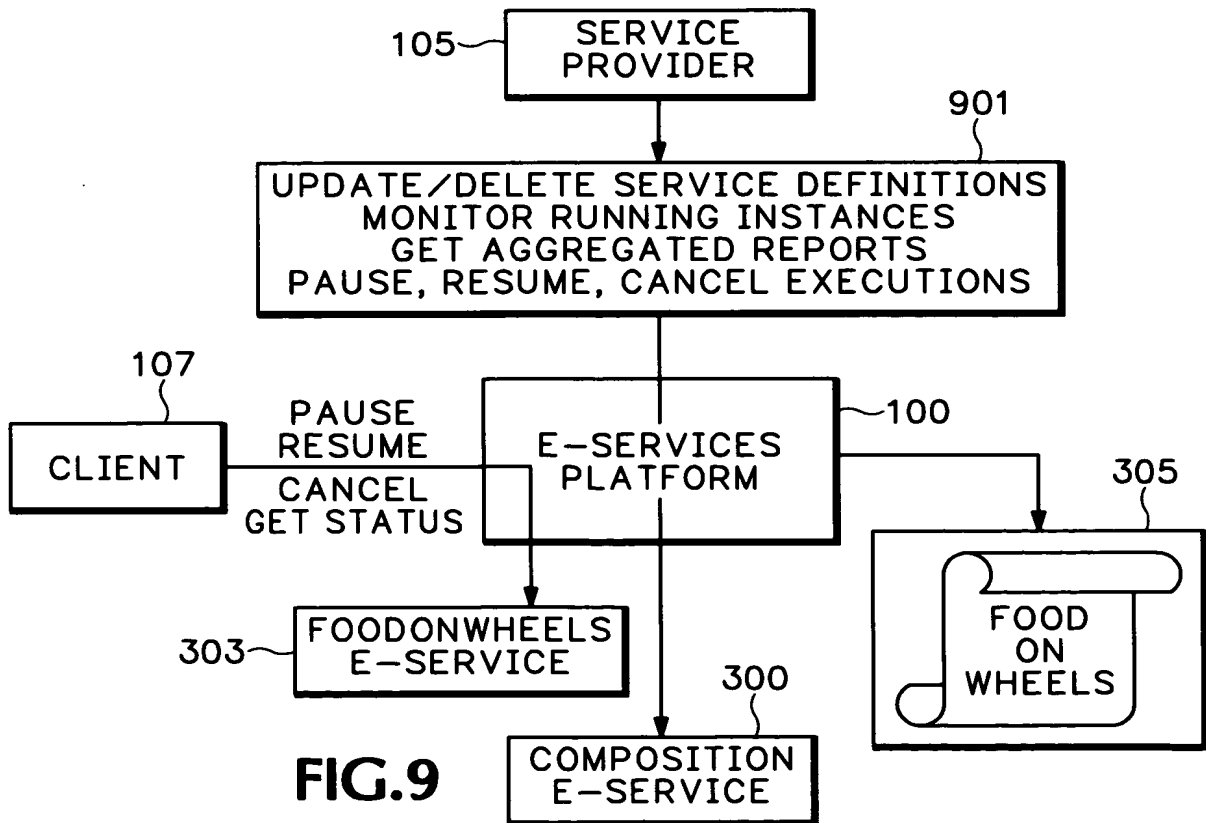
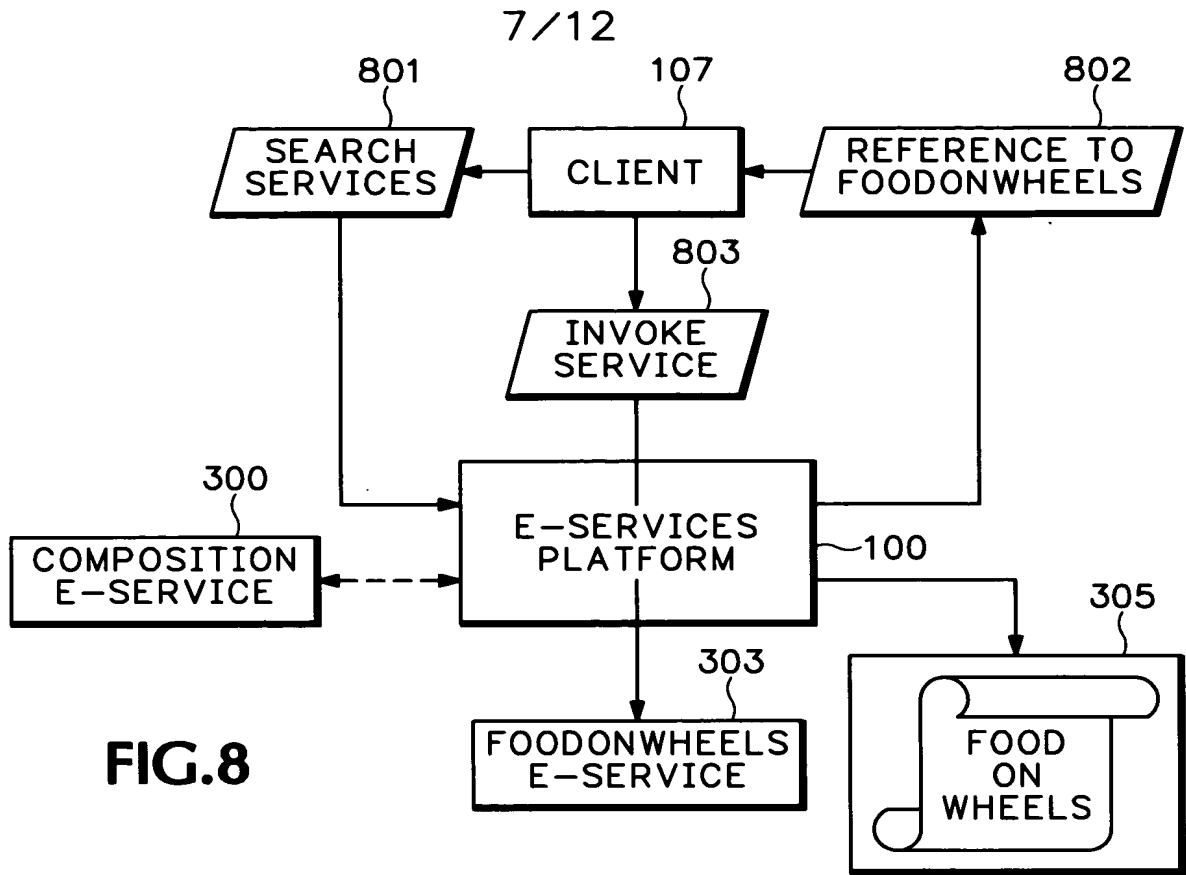
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FIG.7





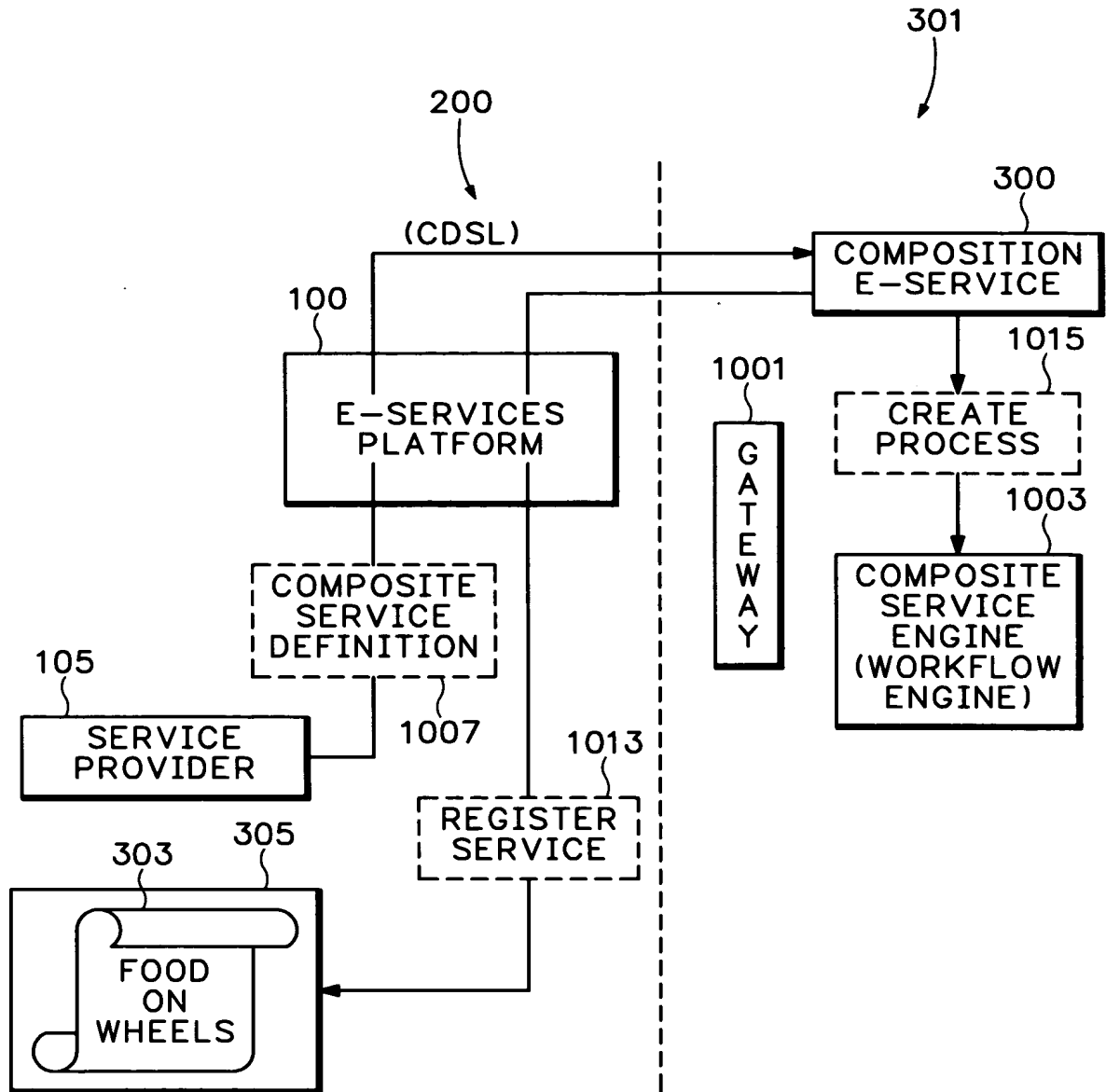


FIG.10

FIG. 10 is a block diagram of an E-services system architecture.

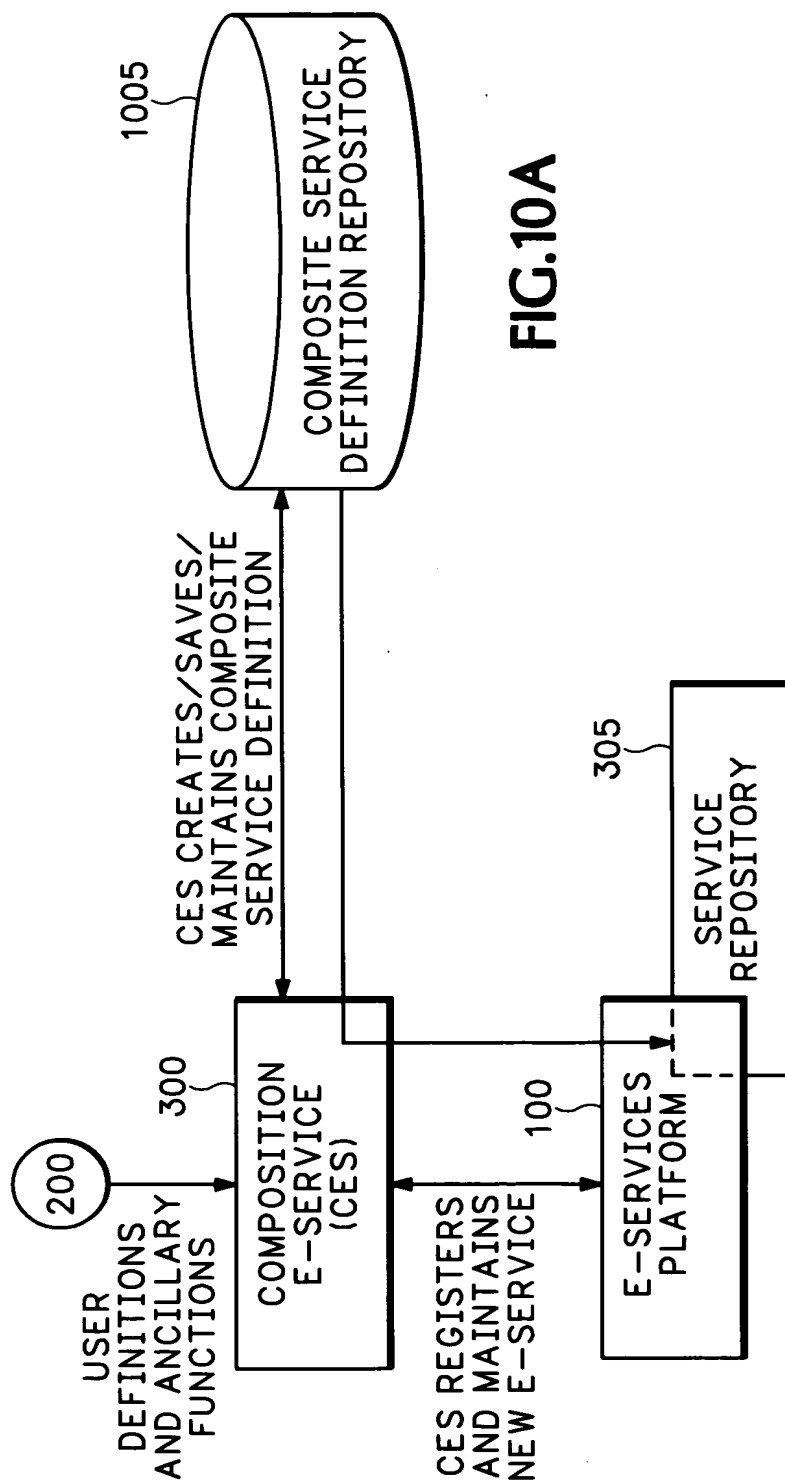
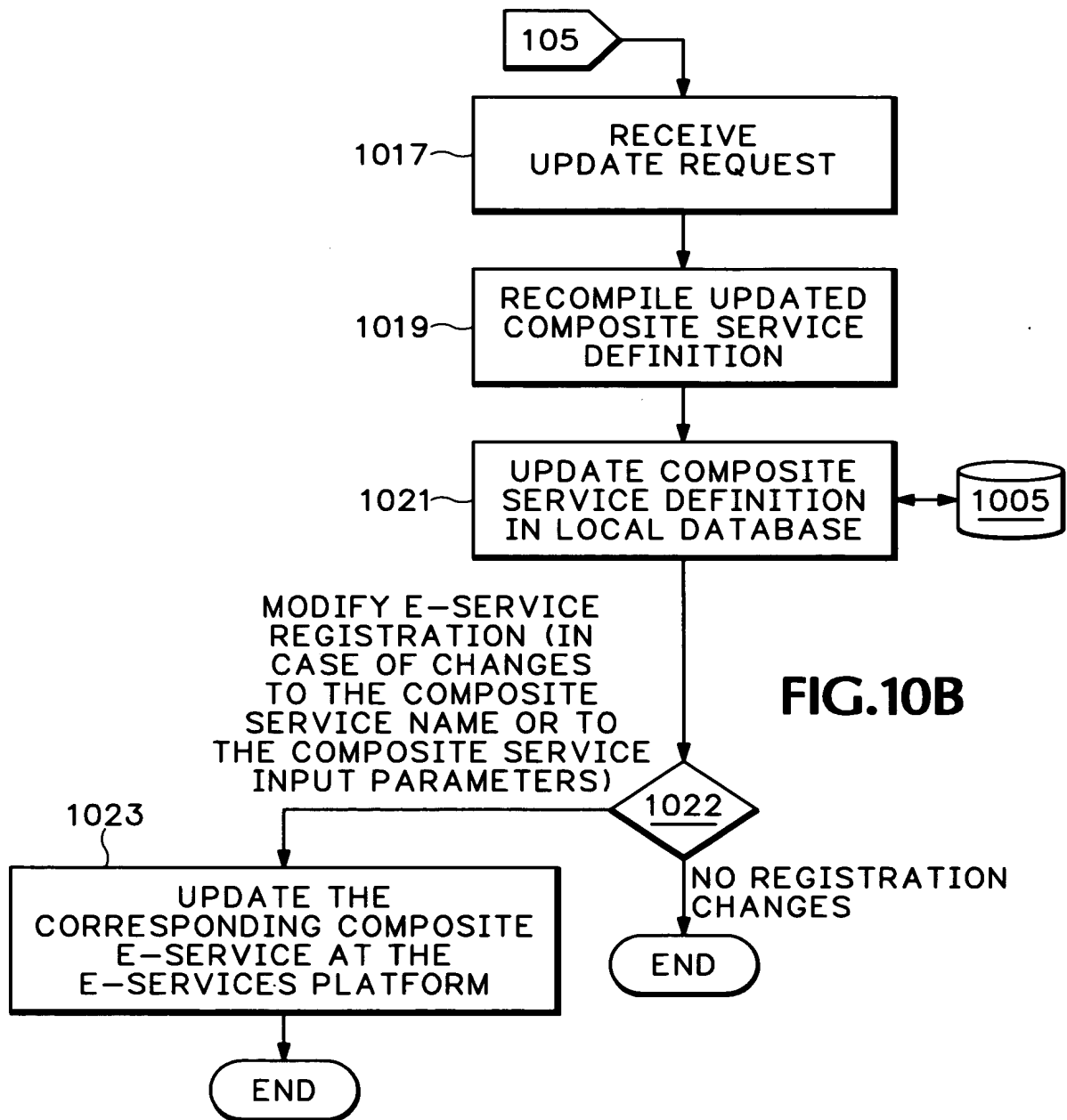
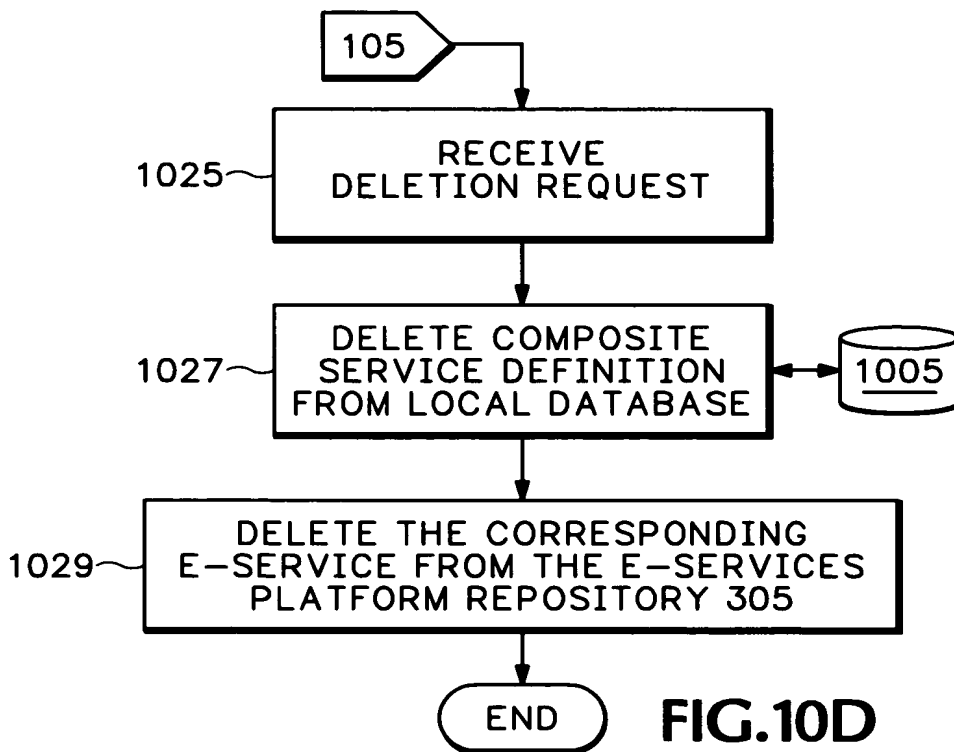
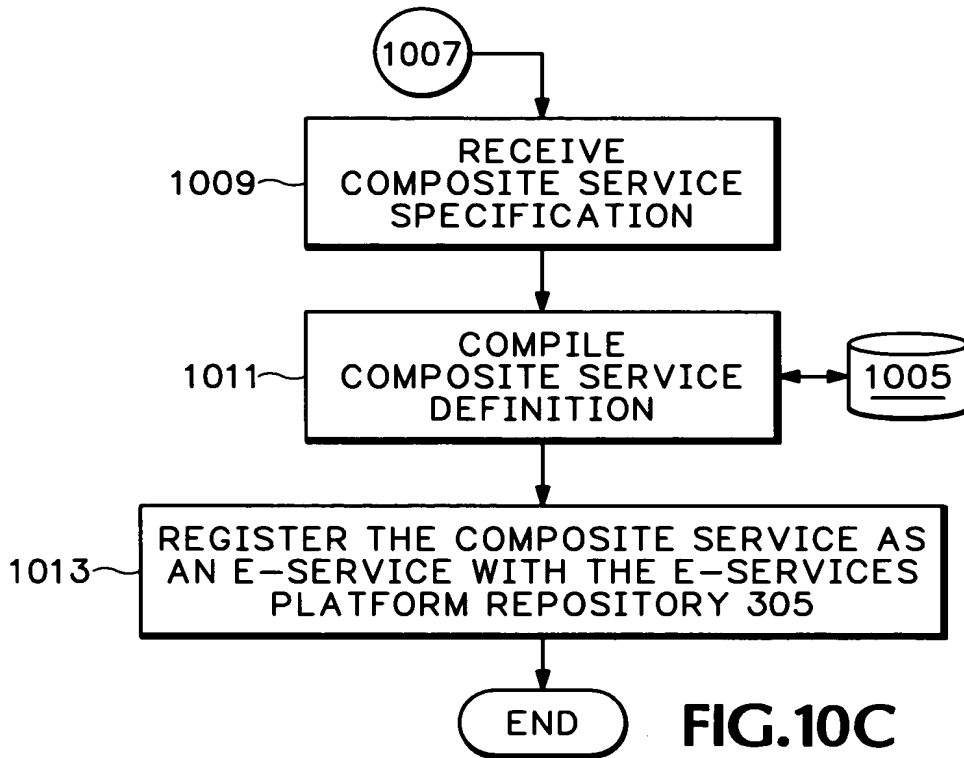


FIG. 10A





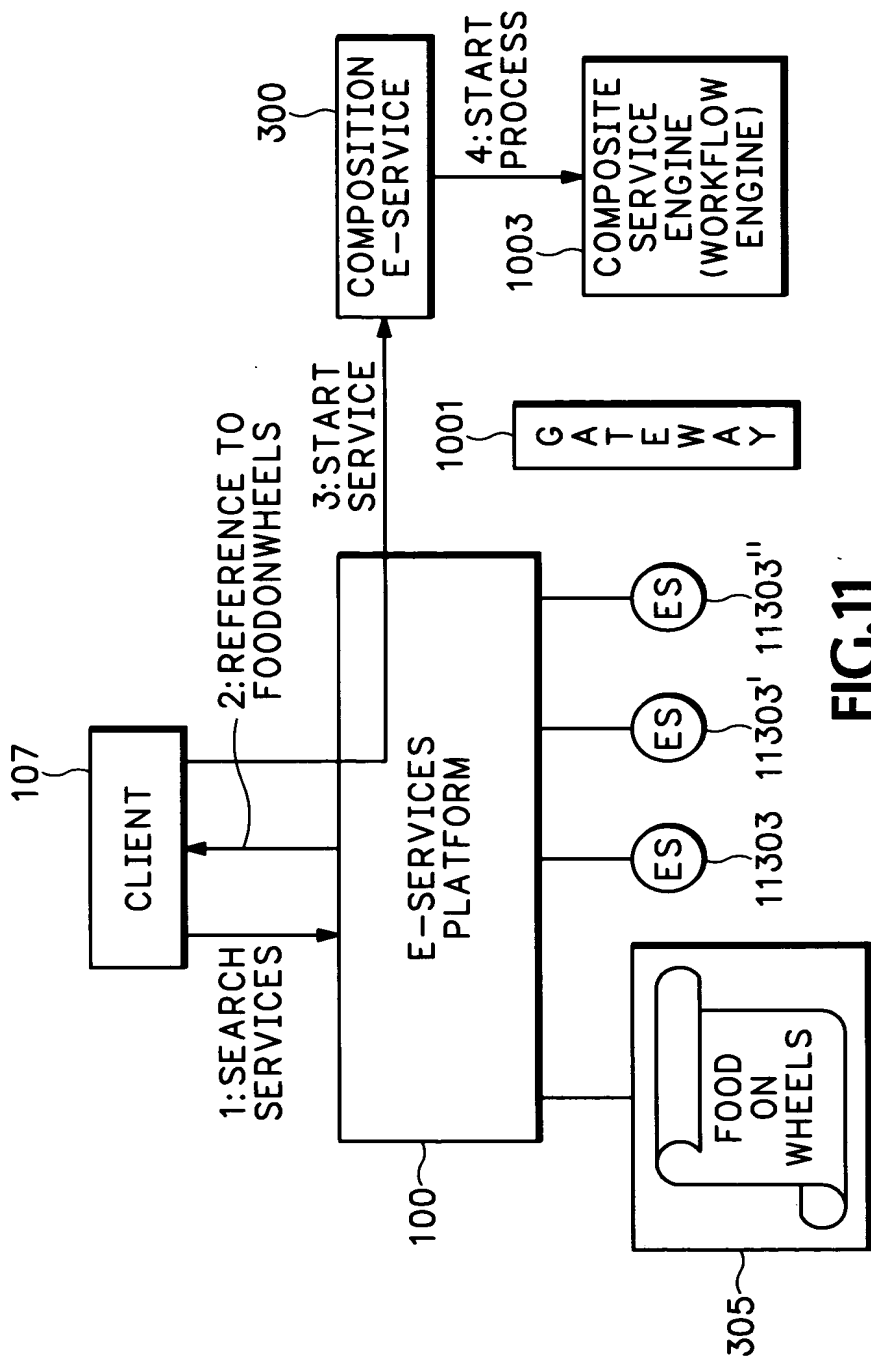


FIG.11